

Form 408

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Kevin P Kowalczyk
Debra L Kowalczyk
Debtor(s)

Bankruptcy Case No.: 17-23687-CMB

Chapter: 13
Docket No.: 111 - 110

ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this The 27th of December, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 2/9/23. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **2/23/23 at 02:30 PM at** <https://www.zoomgov.com/j/MeetingID:16143800191> at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **2/9/23**.

Carlota M Bohm
United States Bankruptcy Judge

cm: **All Parties**

In re:

Kevin P Kowalczyk
 Debra L Kowalczyk
 Debtors

Case No. 17-23687-CMB

Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Dec 27, 2022

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2022:**Recip ID****Recipient Name and Address**

db/jdb	+ Kevin P Kowalczyk, Debra L Kowalczyk, 285 Huston Rd., Ford City, PA 16226-4411
cr	+ Bayview Loan Servicing, LLC, et al, 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
14696812	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions, LLC on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes, Barre, PA 18773-9430
14707889	+ Allegheny ENT Associates, 100 Delafield Road, Suite 207, Pittsburgh, PA 15215-3247
14707891	Armscare Inc., 1 Nolte Drive, Suite 430, Kittanning, PA 16201-7111
14692549	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14707893	+ BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
14707894	CBCS, PO Box 2724, Columbus, OH 43216-2724
14707901	+ E.R. Doctors at Pointe Coupee, 2202 False River Drive, New Roads, LA 70760-2614
14707903	Emergency Medical Associates PC, PO Box 200702, Pittsburgh, PA 15250-0702
14692554	+ Family Counseling Center of Armstrong Co, 300 South Jefferson Street, Kittanning, PA 16201-2416
14707906	GS Services Limited Partnership, 3300 Gulfton Street, Houston, TX 77081
14707905	+ General Revenue Corporation, 11501 Northlake Drive, Cincinnati, OH 45249-1669
14707907	+ Hose Company #6, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623
14707911	JP Recovery Services Inc., 2022 Center Ridge, Suite 370, Rocky River, OH 44116-3501
14707912	JSO Assoc In Path and Lab, 5700 Southwyck Blvd, Toledo, OH 43614-1509
14707910	James Nemec, DMD, c/o Collecetion Service Center, PO Box 1623, Kittanning, PA 16201
14707913	+ Keystone Rehabilitation Systems, 169 Columbia Avenue, Vandergrift, PA 15690-1101
14707914	Montgomery Lynch & Associates, Inc., PO Box 22720, Beachwood, OH 44122-0720
14692558	Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
14707917	+ Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
14707918	+ Plains Commerce, P.O. Box 88020, Sioux Falls, SD 57109-8020
14707920	+ Portfolio Recovery Associates, c/o Scott Morris, Esquire, Blatt, Hasenmiller, Leibske & Moore, 1835 MARKET STREET SUITE 501, Philadelphia, PA 19103-2933
14707921	Quad County Oral Surgery, 114 Eat Diamond Street, Butler, PA 16001
14707922	+ Tri Rivers Surgical Associates, 142 Clearview Circle, Butler, PA 16001-1565

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 02:29:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 28 2022 02:29:00	Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853, Arlington, TX 76096-3853
cr	Email/Text: ECMCBKNotices@ecmc.org	Dec 28 2022 02:29:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

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cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 02:32:29	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 28 2022 02:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14741524	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 28 2022 02:29:00	AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
14707890	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 28 2022 02:29:00	Americredit Financial Services, dba GM Financial, PO Box 183853, Arlington, TX 76096
14804460	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 02:29:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14939569	Email/Text: ebnnotifications@creditacceptance.com	Dec 28 2022 02:29:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, MI 48034
14692550	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:28	Capital One Bank, c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
14707895	Email/Text: documentfiling@lciinc.com	Dec 28 2022 02:29:00	Comcast Cable, PO Box 3002, Southeastern, PA 19398-3002
14939568	Email/Text: ebnnotifications@creditacceptance.com	Dec 28 2022 02:29:00	Credit Acceptance Corporation, PO Box 551888, Detroit, MI 48255-1888
14707896	+ Email/Text: ccusa@ccuhomel.com	Dec 28 2022 02:29:00	Credit Collections USA, 256 Greenbag Road, Suite 1, P.O. Box 873, Morgantown, WV 26507-0873
14707897	Email/Text: mrdiscen@discover.com	Dec 28 2022 02:29:00	Discover Financial, P.O. Box 15251, Wilmington, DE 19886
14707898	+ Email/Text: Bankruptcy.Consumer@dish.com	Dec 28 2022 02:29:00	DISH Network L.L.C., 9601 S Meridian Blvd., Englewood, CO 80112-5905
14692553	Email/Text: ECMCBKNotices@ecmc.org	Dec 28 2022 02:29:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14918277	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 02:29:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14692555	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 28 2022 02:29:00	GM Financial & Americredit Financial Svc, PO Box 183853, Arlington, TX 76096-3853
14692556	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 28 2022 02:29:00	Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707919	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:28	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
14766443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:27	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14771439	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 02:32:30	PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14698935	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2022 02:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14719559	+ Email/Text: ebnpeoples@grblaw.com	Dec 28 2022 02:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
15199591	Email/Text: mtgbk@shellpointmtg.com	Dec 28 2022 02:29:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14773127	+ Email/Text: nsm_bk_notices@mrc cooper.com	Dec 28 2022 02:29:00	The Bank of New York Mellon fka The Bank of

District/off: 0315-2

User: auto

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New, 4425 Ponce de Leon Boulevard, 5th Floor,
Attn: Cashiering Department, Coral Gables, FL
33146-1837

14773138	+ Email/Text: nsm_bk_notices@mrcorner.com	Dec 28 2022 02:29:00	The Bank of New York Mellon, et al, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
14766597	^ MEBN	Dec 28 2022 02:28:36	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14707923	+ Email/Text: bankruptcy@webbank.com	Dec 28 2022 02:29:00	WebBank, 215 State St Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank of New York Mellon FKA The Bank of New Yo
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14707892	*	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14692552	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707899	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707900	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707902	*	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14707904	*+	Family Counseling Center of Armstrong Co, 300 South Jefferson Street, Kittanning, PA 16201-2416
14692557	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707908	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707909	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707916	*	Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
15199592	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14692551	##	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707915	##+	National Recovery Agency, 4201 Crums Mill Road, Harrisburg, PA 17112-2893

TOTAL: 3 Undeliverable, 12 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2022 at the address(es) listed below:

Name

Email Address

District/off: 0315-2

User: auto

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Alexandra Teresa Garcia

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS
2006-BC3) ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

Brian Nicholas

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS
2006-BC3) bnicholas@kmllawgroup.com

Christopher A. DeNardo

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS
2006-BC3) logsecf@logs.com

Kenneth Steidl

on behalf of Joint Debtor Debra L Kowalczyk julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Kevin P Kowalczyk julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Kevin Scott Frankel

on behalf of Creditor Bayview Loan Servicing LLC, et al pabk@logs.com, logsecf@logs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9